# PRISON REFORM.

The Efforts Being Made by Penologists and Criminologists.

## LIFE IN A MODERN PENETENTIARY

The Experiences, Views and Ideas of an Ex-Prisoner Who Served Eight Years Behind the Bars.

First Paper.

(The writer of the following was sentenced to life imprisonment in the Ohio Penetentiary for fighting a street duel in which the defamer of his family was killed. Pardoned after eight years imprisonment, he proposes in the columns of the Globe to tell "a plain, unvar, nished tale" of life in a modern penitentlary.

"Once a criminal, always a criminal," is one of the pernicious axioms transmitted to us by forbears who inflicted the death penalty on culprits guilty of stealing to the value of a sheep. Rightly catalogued in the calendar of crime as "petit larcency," the penalty for which varies from a flue to a short jail sentence, the!t under \$35 is now regarded as a misdemeanor and not a felony. As late as law excuses nobody." 1807 the death penalty was inflicted on thieves guilty of stealing property to the value of twenty-one shillings, in the British Isles. The advancement of the human race, for which the nineteenth century is so justly celebrated, is nowhere more marked than in our present day treatment and management of the crimistage of solving the question of his reforpractically agree; the small difference in opinion between them being due to the practical experiences of the prison officer and the theoretical deductions of the scientists or criminologists. For criminology, it must be remarked, has been elevated in recent years to one of the sciences, and not the least important one at that, as may be inferred from the report of the committee appointed by the National Prison Congress at its annual meeting last year.

The committee composed of Z. R. Brockway, R. W. McClaughry and C. R. Henderson, three veteran criminolo gists, formulated a report on the practi cability of establishing scientific laboratories in our penal and reformatory institutions for the study of the physical, and social facts of criminal nature and life. The committee but slightly touched on the necessity for such laboratories, as that was conceded, and devoted very properly the brdy of their report to solving the financial and other problems of laboratories are to be furnished with all the latest and most delicate scientific instruments, for measurements of sensation the body. The prison professor of crimicriminal, hereditary taints, if any, his of the students of criminal anatomy, physiology, anthropology, psychiology and sociology, but for the better understanding and special information of legislators, courts, authorities on criminal law and procedure, and especially as a useful guide in the discipline of the prisoner by the prison management. And all this, with the end in view of the dimunition of crime and the reformation of the criminal.

Some one has said "to be an effective prison reformer one has to be a prisoner himself." From the celebrated John Howard, of England, the father of prison reform in the last century, to Z. R. Brockway, Dr. Wines (Assistant Director of the Census) Gen. Brinkrehoff, of Mansfield, Ohio, Thomas Wright, of Manchester, Eng., and Lumerous other prominent prison reformers in this and other countries, whose names are universally known, and whose effectiveness as practical philantrophists along the lines of criminology must be conceded, not one of them suf fered a 'day's imprisonment. But it is, nevertheless, a fact, that the evolution in penology to the present humane management of the majority of our penal institutions, is due primarily to men who suffered imprisonment and wore the

Previous to the civil war, the men in-

stripes of convicts.

carcerated in our penitentiaries, were almost, without exception, the outcasts of society from their birth, and were essentially per se of the criminal class by heredity and environment. There was a large per cent, of the foreign element in our prison populations, while the native and to the manor born was almost exclusively from the dreggs of society, Prisons and [prisoners attracted little i any attention, from either the press, the pulpit or the ranks of the philantrophists. Indeed, the first Prison Congress held in his country, assembled in Cincinnati in Oct., 1870. Dr. Wines, Mr. Brockway, and Hon. F. B. (Sanborn, afterwards Prison General Inspector of Massachuappointed a sub-committee to ystem or plan of prison reform It is worthy of note in this connection that the first International Prison Congress assembled in London, Eug., in 1872, or two years later. The International Congress holds quinquennial ses sions and it has met since its organization in London, Stockholm, Rome, St. Peters burg, Paris and in Brussells in Augus

Dr. Wines and other veteran priso reformers realize the different character of the prison populations of to day to what they were thirty years ago, when the first efforts were made to curb the brutalizing tendencies of the discipline then enforced. Giving due credit to the doctor and his conferers for the improvement in prison management, the amelio a tion of the prisoners condition and the substitution of the humane for the repressive system, the fact is, nevertheless, as

ago to the present progressive and reormatory system of our penal institulons-the admiration and astonishment of imitating Europe-is primarily due to men who served sentences of felons.

To marshal the proofs and establish this apparently presumptuous claim will neidentally involve interesting narrations of scenes and incidents in convict life secretary of the prison. within the walls of the largest prison in the United States, and which contained at the period of the writer's severance therefrom, 2,550 males and 50 female prisoners. Of this number, 194 were life prisoners, of whom 7 were females.

Since the close of the civil war, the legislatures of the various States have added to the criminal statutes number less offences, which involve penal imprisonment. Congress, too, has contributed its mite, and the laws enacted governing the National Banking System are so ingenuously constructed that it is almost impossible to avoid their violation. Hence our prisons have been crowded, especially during the past two decades with all kinds and conditions of men, caught in the meshes of criminal statutes

a majority of the culprits never dreamed

were in legal existence. Bankers, clergymen, editors, physicians and other professional and educated citizens were presumably supposed to know the law, while merchants, farmers, and mechanics were inexcusable under the The average arson, rape, and theft are penitentiary offences, but how few know that there punishable as felonies in the majority of the State. For instance, in Ohio, a man onvicted of his third offence of stealing chickens is punishable with life imprisonment, as a habitual criminal. There are nal. And that we are only in the primary | ten such prisoners undergoing sentence now. But this class of criminals, the mation, penologists and criminologists thief, the burgler, the foot-pad, and the murderer, we always had with us. The physician, the college professor, and the cells ! embezzling public official are modern additions to the penal populations of our prisons. They did not materialize "be fore the wah" to a noticeable extent, at these professions, business men and exofficials are the dominant element in our Northern penitentiaries, and they not only monopolize all the clerkships and 'soft places" in the various prisons, but they influence, modify and, indeed, shape the prison discipline. And why not? The average prison official is, to say the least, from every point of view, the inferior of such a class of prisoners, whereas in ante bellum days he was not alone physically, but mentally the superiors of

his wards. The educated class of prisoners in our penal institutions leaven the whole mass of their fellow prisoners, and as the fallen banker, lawyer, editor or business man will not and cannot descend to the level the proposed establishments. These of the burgler or thief, etc., the latter class-known in prison parlance as the "professional"-in influenced by examle, association and hopes of better treatand other manifestations of mind through | ment to curb, modify and suppress their insubordinate and vicious tendencies, t nal anthropolgy will be required to record the advantage of good order and prison the mental, emotional, and voluntary life discipline. But the educated prisoners activities, the tastes, ideas, knowledge, who have been annually increasing, in motives, etc., of the prisoners. The exact ratio to the additions to the crimi psychical, the sociological and the physical history and developments of the times for speculation and "quick returns" domestic, industrial, legal, political and pline bearable by their personality, as religious environments and any and every impressed on the prison management thing, in fact, which has influenced his seconded by the pressure of their influen character and conduct. These must be | tial friends on the outside. The "profes recorded for not only the enlightenment | sional" criminal, silently acknowledge his indebtedness to the "accidental" or educated prisoner, and endeavors to con form in deportment and conduct to the better and improved conditions of his environment. And this is the first step to the ultimate reform of numbers of this class

In eight years of association with banker, and burgler, murderer and preacher, horse thief and lawyer, physi cian and counterfeiter, the writer had the pleasure of fellowship with over thirty bankers from E. L. Harper, who failed in "cornering" the Chicago wheat market, and drew a ten years sentence, to the venerable Henry S. Gardes, ex-president of the American Bank of New Orleans, whose aggregate sentence is 168 years, he being sentenced to 8 years each on 21 counts of violation of the federal banking laws, but as the sentences run concurrent his term of imprisonment is only 8 years. Mr. Gardes is now in his

The services of educated prisoners in he penal institutions are appreciated by the prison managements. The state and the tax payers are saved thousands of dollars annually, which would have to be expended in salaries for book-keepers, stenographers, clerks, librarians, etc. These convict clerks, and kook keepers are in constant touch and association with the prison officials, and the latter are ever responsive to suggestions and ideas from such intellectual, experienced, and socia factors. Hence, as stated, the reforms in all our Northern penal institutions have their inception within the walls o the prisons and the criminologists who suggested or originated them, were pris oners, who previous to their convictions adorned the very highest ranks of society.

To illustrate this point a little, it is only necessary to enumerate a few of the names of this class, the writer has known to "have done their bit," and left their mpress for the better on the discipline of

Clarence Overman, ex-president of th Hillsboro, Ohio National Bank, five During his imprisonment Mr Overman was prison librarian and also elerk to the secretary of the prison. He used his influence for the good of all, and was the indirect means of effecting many

H. C. Boynton; President of a Hacking Valley (Ohio) Bank and father of the well-known lady missionary in China,

E. L. Harper, ex-president of the Fideli v National Band of Cincinnati, ten years, and was pardoned by President Cleve-

Ralph Paige, ex-president of the Painesstated, that the evolution from the semi- Paige served three years of his ten years decided to let things drift,

barbaric discipline of thirty odd years sentence and was paroled. He was confidential clerk to the board of managers.

Henry S. Garlis, ex-president American Bank of New Orleans, has charge of the Catholic Prison Library, and pays weekly for special board.

C. F. Johnson, ex-president of the Logansport, Ind., National Bank, ten years, is finanical accountant to the bonded

W. W. Gerault, ex-cashier of the Garde Bank, eight years; clerk to the warden. C. H. Van Husen, ex-cashier of the Toledo, Ohio, National Bank, 5 years, was clerk to the steward of the prison during his incarceration.

R. A. Halliday, ex-president of the Mt Gillien, Ohio, National Bank, served even years and was chief librarian of the prison

Louis Redwine of the Gate City Bank Atlanta, Ga., known as the leader of the four hundred" of that city, served five years for the embezlement of \$100,000 of the bank's funds.

R. T. Agnew, ex president Ocalla, Fla. National Bank, five years, was bookkeeper of the kitchen during his imprisonment.

Major Braggins, ex-teller Toledo (Ohio) Bank, now clerk in the War Department Cunnigham, of Cincinnati, paying tel-

er, five years. In the penitentiary, where the foregoing elect list of bankers explated their viola venerated maxim that "ignorance of the tions of the Federal Banking Laws, there is block of cells called 'Bankers Row.' citizen knows that murder, burglery, There are thirty-five cells in the block and at one period every cell but thre had banker occupants. An editor, are not less than one hundred other crimes | physician, and a well known Washing tonian (the prison druggist) occupied the 'Bankerless' cells. Ex members of the egislature, ex-sheriffs, ex county treasurers and ex-city clerks and ex-State and municipal officials to the number of many nundreds, and many of them United States prisoners from the Western States occupy cells in this five tier double block the capacity of which, when all the cell banker, the lawyer, the editor, and the are filled, is 600, and there are no empty

The prison editor, George Francis

Burgoyne, William Lord Howard, is an Englishman of superior attainments. It should be stated that a weekly prison least. Today, however, the members of newspaper is published for the benefit of the prisoners; it has an outside circula tion of several thousand copies. To this sheet the prisoners have the privilege of contributing. Their prose and poetry compare very favorably, indeed, with the country weeklies, received at the prison, while the editorial columns of the "Prison News' sparkled at one time with the wit and genius of Lord Howard. This bogus English Lord has an interesting personality. He is the son of a London policeman. He has been a sailor, is a regularly ordained Baptist clergyman, a lawyer and a Doctor of Divinity, conferred on him by a Southern College. He has been professor of a Baptist College, the editor of the Baptist paper published in Memphis, the brother-in-law of a well known Southern ex-Congressman, and at the same time one of the most accomplished swindlers ever brought to time by Uncle Sam. He is still in prison, but not editing the prison News, as the con-vict paper is called. William, Lord Howard, walked off one Sunday evening and a year afterward was recaptured by a deputy marshal in a pulpit in Michigan, where he had an influential congregation He is now bookkeeper to a prison contractor where he can be better watched. Mr. Howard attracted the attention by his writings, while editor of the "Pris News," of the entire press of the State o Ohio, and when the writer succeeded him on the editorial tripod there was a how of disappointment and disapproval from numbers of his admirers in the country weekly press. The board of Managers of the prison decided to substitute the prisoner editor with a citizen.

While editor of the prison paper the writer gave the fullest latitude to the prison poets, and curbed only the able contributors whose prose writings called for the abolishment of imprisonment, as a failure or a deterrent of crime. The theory was lucidly advanced by these contributors, that imprisonment neither protected society nor prevented the commission of crime, and inasmuch as ther were nine criminals at liberty for the one in confinement, the opening of the prison doors would not effect society. Society needed no protection, it "could take care of itself.'

A specimen verse of a poem containing only twenty-five more verses, in which the prison poet ostentatiously shows his erudition and a desire to see "the thing through," can only be inserted in this

"Noblest of earth's immortal names Who felons lived in gyves and chaines, With torture and by grief assailed; When malice of their foes prevailed-Unbroken still lived on Ah! we have heard sweet Tasso's na n

Who loved Farrara's noble dame

And Bonnivard of Chillon!' The routine and interior lives of convicts in our modern penal institutions their privileges, some of their striking characteristics, and the tragic as well as

the romantic episodes in the careers o the more noted and prominent among them, furnishes interesting material fo the study and edification of the criminological gist, and may well entertain the genera newspaper reader in a phase of human existence as isolated as it is undreamed of under the government of modern The eight hour law is more honored

in the breach than in the observance, where toilers are concerned who have law are ever occuring under the pres ent District Government and the protests of organized or representative labor bodies seems to be alike unheeded. There is always some frivilous excuse advanced, but in the case of the Commissioners themselves or their highsalaried underlings no excuse is necessary-they never violate the law in their personal services.

Eight individuals, comprsing the en Chicago wheat market, served six years payor at Washingtonian, who ernment departments, necessitating the closing of the family mansion from 9 rille, Ohio, National Bank, ten years, a. m. to 4 p. m. daily, Sunday and holiprother of ex Congressman David R. days excepted. The head of the fam Paige, who recently paid off the last dol- ily says his home life has been broken ar of a \$750,000.00 indebtedness. Mr. up, but being a man of peace he has

# THE RACY PETITION

Of Judge W. G. Riley to President William McKinley.

### A SENORITA AND A FORTUNE

Hangs on the Momentous Issue of this Petition which the Sunday Globe Exclusively Presents.-Both Prizes Ripe and Ready Awaiting the Judge.

That the capital city of the nation has itizens with individualities as singular and eccentric as it has great men, distinwalks of life, goes without saying. In which category to place a few of the most noted mer of the street, or rather of Pennsylvania avenue, is a problem the writer prefers leaving to the readers of the Sunday Globe for deductive solution. This article will be confined to the simple narrative of the expl its of the gentleman mentioned fir the article.

Among the well-known residents of none is better or more universally known than Judge W. G. Riley. The judge has served his native state on the bench and different periods the consulships, reguayra, in Venezuela, and that of Zanzi- principal or interest occurs. bar, in Africa. In this latter post the nade his name famous all over the civilzed world.

It appears that the United States flag which Consul Riley had hoisted in front of the consular residence in Zanzibar, incited the ire of her majesty the queen. he ordered it taken down, as it fluttered between the wind and her nobility; but Consul Riley refused to comply with the royal order. A squad of her majesty's household guards, armed with American axes and dressed briefly in Manchester handkerchiefs, was sent with peremptory orders to cut down the flagpole. The consul's American blood was up, and he announced to the soldiers that the first man who raised an ax he would shoot in announced to the soldiers that the first man who raised an ax he would shoot in his tracks. The consul stood in the doorway of the consulate, and the soldiers swung their axes less than fifty feet in front. The first cut made in the pole was the death warraut of him who made it, and he fell dead, shot through the head by the consul. Two others met the same fate, and the remaining two of the squad of five beat a hasty retreat. The consul now barricaded himself in the house, and presently more of the household troops. now barricaded himself in the house, and presently more of the household troops arrived and battered down the door. The first two to enter met death at the hands of the intrepid Riley, and their comrades took to their heels. Finally her majesty determined to haul down with her own hand the chronylog colors in a superior to the chronylog colors in the chronylog col determined to haul down with her own hand the obnoxious colors, inasmuch as she was deprived of the pleasure of having Consul Riley shot in front of her palace, as she had ordered. In all the regalia of the Majesty of Zanzibar, the queen, dressed in a damask tablecloth, which enveloped her shoulders, advanced to the pole and attempted to lower the flag. Consul Riley loaded his double-barrel shotgun with duck shot No. 5, and as the queen seized the lines he let both barrels go, and her Majesty of Zazibar received just forty-seven of the shot immediately helow the fringes of the table-cloth; and for several weeks her majesty id for several wieks her majesty I stinding up to her meals in-entlying here a her customary

say, is a matter of diplomatic history, with which, if the public is not familiar, it has nothing more to do, as no international war occurred to vindicate the

For some years now the ex-consul has been a resident of Washington, patiently awaiting recognition from the powers that be. The judge's patience and 'finance' are at length exhausted, and he has finally determined on the extraordinary action of committing his interests

mary action of committing his interests to a sympathetic and patriotic press.

Making a careful study of the newspapers, which at once have the most influence at the White House and which are universally read by the people, he has selected the Sunday Globe as the medium through which he directly admedium through which he directly addresses the President of the United States, and indirectly the general public, whose sympathy the hero of Zanzibar is atisfied he has.

Here is Judge W. G. Riley's petition to President McKinley, and the opinion is entured that no more unique and pathetic appeal has ever been made, and in language as flowery as the luxur clime to which he desires to return: To the President.

Sir: I have the honor to call your at-

tention to a beautiful romance in connec-tion with my consular life in South America. But the subject of the romance more lonely than the romance itself is more ionely than the romance itself. At Valancia there is a fine literary and classical female institute, and in that college is Senorita Helena Santa Anna Boliva Soper, professor of Spanish and music. She is possessed of the beauty of Venus, the grace of Juno, and the loveliness of Minerva. Like all others, Ltella victim to her charge Francis. I fell a victim to her charms. Every at-tention was paid her; she was dined and wined on our commercial marine when in port, and when the harbor was visited in port, and when the narror was visited by our ships of war she was invited to go on board in company with the Ameri-can consul, and when the salute of seven guns were fired she was told that it was in her honor, and not in honor of the consul. Then there stands a beautiful village on an elevated spot (Sanastaber) about eight miles from the root. The village on an elevated spot (Sanastaber) about eight miles from the port. The same would remind you of Bulwer's description of the lake of Como in his "Lady of Lyons." Returning from that beautiful village one evening when all nature was robd in its most lovley toga, even the moon and stars vied with each other in brightness, and the ever-turbulent waters of the Carribean Sea added to the sublimity of the scene. Then and there I asked her to be mine. Said she: 'Consul Americano, you are unlike the Consul Americano, you are unlike the mariner, standing on his quarter deck, as his ship proceeds on her voyage, sees his native land recede from yie v, can and does often return; but you, Consul, stand-ing on the quarter deck of time, can look back to youthful days, but can never return to youth,' The young lady has concluded since that I am not old, and will marry me if you will return me to the consular service. Her aunt has given her fifty thousand dollars in gold to do where tollers are concerned who have so, which will enable me to give five no pull. Repeated violations of this thousand dollars to our campaign fund

"(Signed) W. G. RILEY." The judge was a little squeamish about the offer of five thousand dollars to the campaign fund, and consulted the scribe as to whether it could be construed as a bribe. Being assured to the contrary, or at least no more than ex-Postmaster-General Wanamaker's contribution to the Harrison campaign, he decided to let it stand.

President McKinley will only just permit his well-known sympathetic na-ture to work full time while reading this article, Senorita Helen, etc., will secure Consul Americano, and Judge Riley, who s financially embarrassed from staking every dead-broke office seeker about Vashington, will have the fifty thousand dollars, Spanish gold, to support the dig-nity of the United States, and, incident

"Well, I see they are going to have a real naval arch.

'What's the idea of that?" "Oh, I suppose it's to commemorate the way Dewey has been forgotten."

## MONEY LOANERS.

One Hundred and Twenty Per Cent. Interest Charged by Companies.

### HOW THE LOANS ARE PLACED.

A Couple of Interviews with Representatives of Different Branches of the Nefarious Enterprise.—Their Green Goods Circulars and Deceptive Notes .- Full Expose, etc.

A distressing case of the foreclosure of guished by their achievements in all the a mortgage note on a widow with several small children, during the past week, led the Sunday Globe to investigate the loan agencies of Washington, their methods of doing business, and the interest charged their clients, or rather victims. Nobody outside of Washington will believe that this city is honeycombed with loan agencies which are permitted to charge one hundred and twenty per cent. per annum for loans of from ten up to the city one meets daily on the Avenue five hundred dollars, yet su h is the fact, and not only is this robbery condoned, but the ingenuity of the loan agencies make it impossible for their victims to his country abroad as consul, holding at take advantage of the usorious interest plea, and the law is successfully invoked spectively, of Puerto Zabalo and La- by the loan agents whenever a default in

Speculating as to how the law of usoriudge was the hero of an exploit which ous interest could be evaded and the victim compelled to legally pay one hundred and twenty per cent, per annum to the loan agencies, a reporter of the Sunday Blobe visited the loan office of George D. Horning, in the Central Building, Ninth and Pennsylvania avenue. Ascending to room ten, on the top floor, and ascertaining from the colored elevator attendant that we were up against a Gentile, and not a Jew, as we erroneously inferred, Mr. Horning, or his representative, sa-luted us blandly from behind a wicket itted us blandly from behind a wicket (it ought to be spelled with a "d") window in an elaborately polished semicircular counter, dividing the room in two, the greater portion being on the inside next to the windows facing the Avenue. Explaining our business, the accommodating agent stood ready to loan any sum from ten to five hundred dollars on "complying with the conditions."
"What are the conditions?"
"You will be required for a loan of fifty

"You will be required for a loan of fifty dollars to secure an indorser to this note and pay ten per cent, a month interest If your indorser is a single man, he won't do. I require two single men not employed in the government departments, or one merchant or business man,"
"What interest do you charge?"
"Teu per cent. a month. You will find all the information you want in these blanks."

olanks. The clerk hand d the scribe the follow-ing blank note and a long laundry-looking slip, printed in red ink, governing the qualifications of indorsers.

e note has a deceptive printed paragraph, thus: "Value received, with interest at 10 per

"Value received, with interest at 10 per cent. per annum; and an attorney's fee of ten dollars in event payment of this note shall not be made at maturity, and suit shall be instituted thereon."

"Why, this note only calls for ten per cent. per annum," innocently observed the scribe.

"Humph! we charge ten per cent. a month. The note is all right, and is our stereotyped form of contract—see!"

We didn't "see." but winking understandingly we perused the laundry slip, which read as follows:

Endorsed by... me of residence there.. ecupation ..... mployed by ..

The "commission" to Mr. George D. Horning is where the system is perfe so that the law of usury is flanked and surrounded successfully. Now, it would be an injustice to this particular loan agency to intimate that it is different or agency to intimate that it is different or any worse than the score or scores of like establishments scattered throughout the city and which are almost exclusively patronized by clerks, departmental and otherwise, with a sprinkling of poor peo-ple like the widow referred to at the be-ginning of this article. Mr. Horning appears to do a thriving business and to

ginning of this article. Mr. Horning appears to do a thriving business and to be fairly prosperous on one hundred and twenty per cent. per annum.

A different type of loan establishment, conducted by the "Potomac Guarantee Loan Company," is located in suite 74 Atlantic Building, on F street northwest. This firm solicits business and in true Louisians. Lottery style sends out "fotch." This firm solicits business and in true Louisiana Lottery style sends out "fetching" circulars to the impecuneous borrower. Here is the latest gem of the company to a confiding public, printed in blue and red ink, with a mandatory

othote of superlative importance:

Washington, D. C.

We respectfully call your attention to the fact that we have a large sum of money on and which we wish to loan out in sums of file up to \$500, on pianos, bousehold goods, or personal property of any kind, the security to remain in the undisturbed possession of the corrower. We have taken the extreme liberty of copying your name from the city directory, thinking you might at some time in the future need a little money, and in that case you would know where you could get it on very short notice. Our rates on this class of loans are the lowest in the city, and you can pay back as your circumstances will permit. We give you the privilege of making payments we will not borrowed, and each payment so made reduces the interest only, and you need have no fear of losing the security. Should you take a loan for one year and find later that you can pay it up sooner, you have the privilege of doing so, and you will only be charged for the actual time you had the money. The special advuntages of your money within a few hours from the time you apply, and that you are dealing with a responsible firm, that considers your welfare as well as its own. If you should be temporary embarrassed, and sensitive about going to your friends, or letting them know you are in need of money, we shall be more than pleased to have you come to us, as you belong to the class of people we especially desire to serve, and we will respect your confidence. Our offices have private interviewing rooms, up on the fifth floor, away from the street, and are so arranged that you can talk with us confidentially, and no one outside our offices will know of your visit or that you are borrowing money. We also loan money on plain note to salarled employees without endorser. We would be very much pleased if you would satisfy yourself as to the truth of these statements.

Very truly yourse. otnote of superlative importance: tisfy yourself as to the truth of these stat

Very truly yours, POTOMAC GUARANTEE LOAN CO. P.S. Do not destroy this letter. It may be if service to you some time in the fature. Put tunder lock and key.

Now, why this precious document should be "put under lock and key" is a conundrum the unsophisticated Globe reporter is utterly unable to solve. It is fairly composed and apparently an honest proposition. Fearing however that, like the "green-goods circular," which in our callow days caused us tears of anguish, it might contain a hidden meaning, an interview was sought with the Potomac Guarantee and Loan Company, private bankers, etc.

bankers, etc.
"Can I secure a loan on a piano and some household goods?" ventured the reporter, after having stood the keeneyed inspection of the geatleman behind

whow."
"Does my wife have to sign the notes?"
"O, yes: she must come here and sign with you. She is half owner, you know."
"But suppose I am a widower and nave only thirteen small children, do all have to come here and sign?"
The clerk smiled blandly, while the lady looked reproachfully, the thought of a man having thirteen orphans hunting up a loan of money when he might auction off or sell some of the "kids."
"Well, sir, if you are a widower, that

auction off or sell some of the "kids."

"Well, sir, if you are a widower, that alters the case, and your thirteen interesting children will not be compelled to sign their names. You are the sole owner, you know."

This repetition of "you know" reassured the reporter and encouraged his intelligence, so that his reflective faculties got in their work, and he concluded that it would be bad business to mortgage the household goods and place the thirteen little lambs at the mercy of the Potomac Guarantee and Loan Company. The situation appeared to call for some restraint on the jacility with which a

Holding Down Fat Government Jobs

cerned. His subsequent appointment as minister to Germany was in the nature of a national recognition of his eminent services to the party by Mr. Cleveland, The author of the civil-service law was not subjected to examination as to his qualifications for the appointment, but had he been appointed to a departmental clerkship he would have had to pass the service examination. It was on this point precisely that we opposed the law point precisely that we opposed the law can democratic and un-American, inasmuch as it created class distinctions among EQUAL citizens of a then free 1epublic. The old Jacksonian qualifications-"Is he honest and is he competent?"-applied to all alike, in harmony with the genius of free institutions and a government of the people, by the people and for the people until Mr. Pendleton's aristocratic and monarchial measure was substituted. We held that the civil-ser-vice law should be made to cover all canvice law should be made to cover all candidates for election and appointed offices from the President down to a watchman, or that the Jacksonian qualifications, under which the republic had existed and grown great, should be left sacredly undisturbed. Mr. Pendleton did us the honor to argue the question in the lobby of the Neil House in Columbus, and in the presence of several members of the Legislature and many distinguished State politicians. That he came out "second best" in the controversy was subsequently brought home to Mr. Pendleton in the adverse votes of two of the members who were present at the control members who were present at the controversy and who assigned as their reasons for deserting, after being pledged to him, "his indefensible and un-democratic civil-service law."

We have had affirmed by the twenty

odd years' operation of this law the opin ions then entertained of it as a means o "purifying and making more efficien the civil service of the country." It ha been a lamentable and signal failure in both respects, for besides its inevitable fostering of an office-holding class in the minor departmental positions of the Goyernment, it has, more than any other piece of vicious legislation ever enacted by the Congress of the United States, opened a gulf between heretofore equal citizens and laid the foundations bro and de p for the classification of the peo-ple. The citizen with "a pull" or whose wealth, social position, and influential backing are of the registered standard is eligible, without reference to the civil-service law, for the higher and more de-sirable positions under the Government sirable positions under the Government Instead of inquiries being directed to-wards his honesty and competency, the investiga ion is now solely confined to his social position in the community, and if he is the son of a patrician or par-venue fortune and fame are opened to him in the civil and also in the military service of his country. U.S. Senetors service of his country. U.S. Senators, like their ancient Roman prototypes, stand hat in hand, or when they have the appointing power at their mercy, frowningly threatening, and their recommendations are promptly acted upon or supercilliously ignored, in exact ratio as they are in a position to command or en-treat the administration. In either case, the appointees are necessarily of the fa-yored and privileged class, for United States Senators and the appointing power are alike—undisguisedly and naturall of the patrician order—and they recog nize and know no common, plebeian ap-plicants. In fact, there are none, for the plebeians and all who are outside the pale in social standing, wealth, and inuence content themselves with content ing for the crumbs by way of the civil-service examination route. And even in service examination route. And even in these contests the average citizen is at a disadvantage, for both Senator and Congressman use their "pull" in favor of the plebeian they know or who has earned their recognition by political heeling as against the plain, common citizen they don't know and who has to rely solely on his ability to pass a creditable examination.

This, then, is the condition of the civil service of the Government after a score of years of an anti-republican and monor years or an anti-republican and mon-archial law, emanating from the brain of a man, who, because of his aristocratic bearing and exclusiveness, won the na-tional subriquet of "Gentleman George." The child is worthy of the sire, and if there is on earth today under any civil-ized government a more overbearing galaxy of high officials and a more syco-phentic mass of subordinates than this galaxy of high officials and a more syco-phantic mass of subordinates than this free republic exhibits in the Capitol of the nation, the writer, who has been in

the counter and an uninteresting stare from the lady typewriter.

"Yes, sir; in any almount your property is worth."

"Fifty dollars is all I want," responded the scribe.

"Well, we will loan you fifty dollars, which you can pay back in four installment notes of \$15.60 each, or a total of \$62.40, covering a total time of four months. We will charge you \$2.35 for the loan to cover notary fees, etc., netting you the cash sum of \$47.65."

"Then, for \$47.65 I am to pay you \$62.40 in four months, is that it?"

"Yes, sir; cheap, isn't it? The goods will remain in your possession, you know."

"Does my wife have to sign the notes?"

"O, yes: she must come here and sign with you. She is half owner, you know."

"But suppose I am a widower and in veonly thirteen small children, do all have to come here and sign?"

The clerk smiled blandly, while the lady looked reproachfully, the thought of a man having thirteen orphans hunting up a loan of money when he might auction off or sell some of the "kids."

"One of the good and sufficient reason that they are not to be found.

Retrospectively, we are compelled to undervalue our present greatness and glory as a republic when we contrast it with the period when McKinley was a sergeant and the writer a private soldier; and, when Abraham Lincoln, his cablent, he sixth auditor of the Treasury is now, they were, emphatically, "good old times"—decent, honest, and genuine democratic times, that knew not civil service for the poor applicant for a clerkship and class distinction for the higher offices of the Government. We recognize and accept the change perforce, but not without protest and adding our present, impotent imeging the notes?"

"He clerk smiled blandly, while the lady looked reproachfully, the thought of a man having thirteen orphans hunting up a loan of money when he might auction off or sell some of the "kids."

tense of republican free government to the d—rear!

One of the many phases resultant from this civil-service law, besides the more grevious and capital one of making life office-holding classes of lettered clerks and demoralizing the still lower strata of poorer-paid employes, is the inevitable tendency to foster and encourage the bringing up of ambitionless families, qualified in breeding and bone to sycophantly serve a government in which they have no other interest, pride, or criticism than the semi-monthly drawing of their salaries.

criticism than the semi-monthly drawing of their salaries.

A cursory glance through the blue book containing the names of appointees in the various departments reveals the fact that in some cases not only is an entire family on the Government pay-roll, but even the hoary old grandsire of the flock holds down some petty position where senility is the only qualification required.

The situation appeared to call for some restraint on the iscillity with which a worthless or drinking father could raise money to indulge his appetite and deprive nis children of household goods and home, or a poor widow hard pressed to feed her little ones desperately agreeing to pay \$14.75 interest on \$48 for a four months loan. But so long as bucket shops are legitamitized in the District and the much fairer gambling games of poker and faro outlawed, we must expect that the moral sense of our law-makers can see no outrage and robbery in 120 per cent, per annum.

WHOLE FAMILIES

WHOLE FAMILIES

Holding Down Fat Government Jobs

Book containing the names of appointees in the various department prevails due to access not only is an entire family on the Government pay-roll, but even the hoary old grandsire of the flock holds down some petty position where senility is the only qualification required.

The name of Moore appears in the list of employees at the Bureau of Engraving and Printing, and at the address given there is another Moore, a clerk in the Treasury Department, while still another of the same name and address is assigned to another department. The same may be said of the Nolans, two are in the Bureau of Engraving and Printing and another is in the Post-Office Departments. In the District and in the department in the Navy Yard, all living at the same address, and, presumably, the same family.

The Collins clan is well and ably reported.

the Navy Yard, all living at the same address, and, presumably, the same family.

THE PORCINE SUNDOWMERS

The Collins clan is well and ably represented; one is in the Government, and the fourth member is in the Census Office. These are also, presumably, all members of the same family, as their residence is given as the same street and number. The Bealis make up in quality what they lack in quantity, for we only find two living at the same address, both in the employment of the District government and holding down very comportable jobs. These few names are only given at this time to illustrate our text and have been picked out random fashion, but it is the intention, in due time, to be more specific and furnish the readers of The Sunday Globe with long and detailed lists of Government employees, their names and address as where more than one member of the same family lands the was the author of the un-American and un-democratic civil-service law. On this issue, raised by the younger element of the Ohio Democracy, we succeeded in retiring "Gentleman George" to the shades of private life, insofar as representation, considering that there are several millions of lamilies in our 75, cond,000 population unrepresented in office, this nepotism is not, from The Globe's point of view, as representables. several millions of families in our 75, 000,000 population unrepresented in office, this nepotlem is not, from The Globe's point of view, as reprehensible and condemnatory as the practice so common in the departments of fostering men and women who pursue their professions in competition with outside physicians, dentists, and lawyers after office hours. This class is called "sundowners," as their practice is confined, necessarily, to the evening and early night. Now, The Sunday Glove proposes to carefully collate the names of the "sundowners" and give them the free advertisement of a public announcement in the near future. They have less excuse to take bread or the sunday and the sunday are the sunday and the sunday and the sunday are sunday and the sunday are sunday and the sunday are sunday and sunday are sunday as sunday and sunday are sunday as sunday are sunday as sunday and sunday are sunday as sunday as sunday are sunday as sunday are sunday as sunday are sunday as sunday as sunday are sunday as sunday are sunday as sunday as sunday are sunday as sun to take bread out of the mouths of the outside members of their respective profession than even the officials who make a family affair of serving the Government. The "sundowner," in the first place has a regular salary, and is thus place has a regular salary, and services ment. The "sundowner," in the first place, has a regular salary, and is thus enabled to offer his professional services for less than the outside, struggling physician, dentist, lawyer, etc. And, in the second place, as a rule, the Government furnished him the means of acquiring his profession while drawing a clerical salary. Having graduated in his profession, he is too selfish to let go his clerkship, and he thus keeps some other citizen who needs it out in the cold, and, in addition, underbids his fellow-practitioner who has to depend solely for support on the public citientage he may be able to work up or secure.

able to work up or secure.

The many evils existing in the Government service will be aired from time to time in The Sunday Globe, and the lists will be published of families serving their country on the semi-monthly pay-roll, as well as the names of those fascinating dames who work for pin money—in other words, who fill positions the salaries of which they do not need for maintenance, being amply provided for in comfortable homes.

There are some bream individuals

There are some brazen individuals who will come in for a rougher combing when we get the facts thoroughly authenticated, because this class—which, it is superfluous to state, belongs to the softer sex—has been the means of bring-ing upon the virtuous and respectable (the large majority) element of their sex in Government employ undeserved criticism and untruthful misrepresentation, nor shall the boasted "influence" of the dames referred to, prevent an expose, as our pen cannot be controlled by such "influence."

A hero of to-day has no title deed for to-morrow. Painless denistry is merely the art of drawing it mild.

A kiss by moonlight is one of love's strongest arguments. A baby cuts his teeth before he is on speaking terms with them.

The instructor of a swimming school is literally immersed in business.

The successful schemer, like a sitting hen, can't afford to take a day off.

The new moon is like a giddy young

irl-nc. old enough to show much re flection. Some bachelors join the army because they like war—and some married men because they like peace.

A curious street car line is that be-tween Atami and Yoshima, two coast towns in the province of Izie, Japan. The line is seven miles long, and the rolling stock consists of a single car, and the motive power is furnished by a couple of muscular coolies, who push the car along whenever power is necessary. When the car comes to a downgrade they jump in and ride.

"E ery time you open your mouth," said the elderly and envious, but ple-bian aunt, "you put your foot in it."
"And this is something, you know,"
pleasantly replied the wife of the mandarin, looking at the relative's ample understanding, "you couldn't possibly

The Rev. Dr. Spalding, of Syracuse, said in a recent sermon: "God pity the